

DIAMOND BANCORP, INC

	CPP Disbursement Date 05/22/2009	RSSD (Holding Company) 2294812	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$846	\$878	3.7%		
Loans	\$681	\$613	-10.1%		
Construction & development	\$97	\$85	-12.7%		
Closed-end 1-4 family residential	\$113	\$107	-4.8%		
Home equity	\$33	\$31	-8.4%		
Credit card	\$0	\$0			
Other consumer	\$5	\$6	7.3%		
Commercial & Industrial	\$175	\$156	-11.1%		
Commercial real estate	\$193	\$173	-10.5%		
Unused commitments	\$108	\$79	-26.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$5			
Asset-backed securities	\$0	\$0			
Other securities	\$44	\$52	17.3%		
Cash & balances due	\$82	\$154	87.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$24	\$28	17.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$24	\$28	14.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$766	\$809	5.5%		
Deposits	\$641	\$673	5.1%		
Total other borrowings	\$122	\$132	8.0%		
FHLB advances	\$118	\$128	8.5%		
Equity					
Equity capital at quarter end	\$80	\$69	-13.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	8.0%	--		
Tier 1 risk based capital ratio	11.4%	10.6%	--		
Total risk based capital ratio	12.6%	11.8%	--		
Return on equity ¹	-24.9%	-26.4%	--		
Return on assets ¹	-2.5%	-2.2%	--		
Net interest margin ¹	4.2%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.5%	70.3%	--		
Loss provision to net charge-offs (qtr)	113.0%	88.7%	--		
Net charge-offs to average loans and leases ¹	4.9%	5.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	28.7%	13.8%	3.4%	4.0%	--
Closed-end 1-4 family residential	8.7%	4.6%	0.4%	0.5%	--
Home equity	1.7%	0.9%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.2%	2.4%	0.3%	--
Commercial & Industrial	0.8%	0.5%	0.5%	0.0%	--
Commercial real estate	5.0%	1.3%	1.8%	1.1%	--
Total loans	7.4%	4.5%	1.2%	1.5%	